

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)				ATTY DOCKET NO. 2435.1		APPLICATION NO. 09/245,493	
				APPLICANT <div style="text-align: center; border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 0 auto;"> David Ciocotta <small>RECEIVED APR 18 2000 PATENT & TRADEMARK OFFICE</small> </div>			
				FILING DATE 02/05/1999		GROUP 2761	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>nn</i>		4,722,055	01/26/88	Roberts	705 364	35 408	02/1987
<i>nn</i>		4,787,036	11/22/88	Fleming	705 364	38 401	05/1986
<i>nn</i>		5,745,885	04/28/98	Mottola et al.	705	38	05/1995
<i>nn</i>		5,809,484	09/15/98	Mottola et al.	705	38	05/1995
					<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> RECEIVED APR 13 2000 Group 2700 </div>		
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							
<i>nn</i>		Barb Albert, Depauw Offers "pay now, study later" Plan, Indianapolis Star/News, April 17, 1998.					
<i>nn</i>		Lynn Stewart, Centenary Joins National Prepaid Tuition Plan, Centenary News Service, June 1998.					
EXAMINER				DATE CONSIDERED			
<i>Ngat Nguyen</i>				<i>6/14/00</i>			

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.